<u>Amendments to the Specification:</u>

Please amend paragraph [0022] as shown below. No new matter has been added.

[0022] To satisfy billing concerns and needs, certain elements of the invention articulated as part of a computer program product 100 (and 130 in particular) may interface, with credit bureaus 60 and other external billing (or voucher) systems 61. The invention 100, may in alternate embodiments, be juxtaposed and co-articulated with an Open Charging (OC) middleware platform and gateway system 10 62 as detailed in Patent Application 10/307335, for mediation with a prepaid or postpaid platform (for account decrement, balance inquiry and other similar purposes). Noble technicians skilled in the art will recognize that the invention of present need not be limited to the aforementioned Open Charging (OC) middleware platform and gateway system and other similar network implementations may be employed without diluting the intent and scope as such.